

**Information to identify the case:**

Debtor 1	<u>Timothy H. Ferguson</u>	Social Security number or ITIN	xxx-xx-7607
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Antoinette M. Minors-Ferguson</u>	Social Security number or ITIN	xxx-xx-7915
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22099-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Timothy H. Ferguson

Antoinette M. Minors-Ferguson

9/14/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Timothy H. Ferguson  
 Antoinette M. Minors-Ferguson  
 Debtors

Case No. 17-22099-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.  
 db/jdb

+Timothy H. Ferguson, Antoinette M. Minors-Ferguson, 6 Lansdowne Road,  
 Burlington, NJ 08016-2915  
 aty +Phelan Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516879557 Diversified Adjustment Service, Inc., P.O. Box 32145, Minneapolis, MN 55432-0145  
 516928367 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc.,  
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  
 516879562 +Township of Burlington Water & Sewer, 851 Old York Road, Burlington, NJ 08016-3829  
 517048767 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516879564 +US Dept of Educ/Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635  
 517570419 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961  
 516879565 +Wells Fargo Bank, N.A., C/O Phelan Hallinan, Diamond & Jones, PC, 400 Fellowship Road,  
 Mount Laurel, NJ 08054-3437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

lm EDI: WFFC.COM Sep 15 2018 04:09:00 Wells Fargo Bank, N.A., 1000 Blue Gentian Road,  
 Eagan, MI 55121-7700  
 516879552 EDI: ARSN.COM Sep 15 2018 04:08:00 ARS National Services. Inc., P.O. Box 469046,  
 Escondido, CA 92046-9046  
 516879553 +EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 517099987 EDI: BL-BECKET.COM Sep 15 2018 04:09:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 516879554 EDI: WFNBN.COM Sep 15 2018 04:09:00 Comenity Bank/VCTRSSEC, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 516879555 EDI: WFNBN.COM Sep 15 2018 04:09:00 Comenity-New York & Co., P.O. Box 659728,  
 San Antonio, TX 78265-9728  
 516879556 EDI: RCSFNBMARIN.COM Sep 15 2018 04:09:00 Credit One Bank, PO Box 60500,  
 City Of Industry, CA 91716-0500  
 517085739 EDI: JEFFERSONCAP.COM Sep 15 2018 04:08:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 516879558 EDI: CBSKOHLS.COM Sep 15 2018 04:09:00 Kohl's Payment Center, PO Box 2983,  
 Milwaukee, WI 53201-2983  
 517074705 EDI: RESURGENT.COM Sep 15 2018 04:09:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517117887 +EDI: MID8.COM Sep 15 2018 04:09:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 516879559 +EDI: NAVIENTFKASMSERV.COM Sep 15 2018 04:08:00 Navient, PO BOX 9500,  
 Wilkes Barre, PA 18773-9500  
 516879560 +E-mail/Text: electronicbkydocs@nelnet.net Sep 15 2018 00:39:45 NelNet, PO Box 82561,  
 Lincoln, NE 68501-2561  
 517086681 EDI: PRA.COM Sep 15 2018 04:08:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
 516879561 EDI: DRIV.COM Sep 15 2018 04:08:00 Santander Consumer, P.O. Box 660633,  
 Dallas, TX 75266-0633  
 517522586 +EDI: DRIV.COM Sep 15 2018 04:08:00 Santander Consumer USA Inc, POB 961245,  
 Fort Worth, TX 76161-0244  
 516952266 +EDI: DRIV.COM Sep 15 2018 04:08:00 Santander Consumer USA Inc., P.O. Box 560284,  
 Dallas, TX 75356-0284  
 516879563 EDI: TFSR.COM Sep 15 2018 04:08:00 Toyota Financial Services, P.O. Box 5855,  
 Carol Stream, IL 60197-5855  
 517200117 EDI: ECMC.COM Sep 15 2018 04:08:00 US Department of Education, P O Box 16448,  
 Saint Paul MN 55116-0448  
 516884308 +E-mail/Text: electronicbkydocs@nelnet.net Sep 15 2018 00:39:45  
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
 Lincoln, NE 68508-1911  
 516999174 EDI: AIS.COM Sep 15 2018 04:08:00 Verizon, by American InfoSource LP as agent,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 517000715 +EDI: AIS.COM Sep 15 2018 04:08:00 Verizon by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901  
 516953410 EDI: WFFC.COM Sep 15 2018 04:09:00 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A.,  
 Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 517484734 EDI: WFFC.COM Sep 15 2018 04:09:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A.,  
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 TOTAL: 26

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Sep 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,  
jwh@trustesolutions.net  
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
Kevin C. Fayette on behalf of Debtor Timothy H. Ferguson kfayette@kevinfayette.com  
Kevin C. Fayette on behalf of Joint Debtor Antoinette M. Minors-Ferguson  
kfayette@kevinfayette.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11